Docket No.: 3350-121E File No. 1158.42864X00

FEB 2 4 2004 Client No.: Multiple Operating Accounts-

#### AND TRADEMARK OFFICE IN THE UNITED STATES PA

In re Application of

HAMILTON, et al.

: Art Unit: TBD

Serial No: 10/631,972

**Examiner: TBD** 

Filed: August 1, 2003

For: PAYMENT PROCESSING WITH SELECTISON OF AN ELECTRONIC

**DEBITING OPTION** 

**Commissioner for Patents** P.O. Box 1450 Alexandria, VA 22313-1450

February 24, 2004

Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required. [X]

Also attached: PTO-1449 Forms [X]

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
		TOTAL FEE DUE			\$0

Docket No.: 3350-121E File No. 1158.42864X00

Client No.: Multiple Operating Accounts-E

- [] A Credit Card Payment form in the amount of \$0 is attached
- [X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Italy V. Charles Sterling W. Chandler

Registration No. 51,370

Suite 1800 1300 North Seventeenth Street Arlington, VA 22209

Telephone: (703) 236-6080 Facsimile: (703) 312-6666

SWC/slk

Docket No. 3350-121E File No. 1158.42864X00 Client No. Multiple Operating Accounts-E

#### IN THE UNITED STATES PATEN **FAND TRADEMARK OFFICE**

FEB 2 4 2004

In re Application of

HAMILTON, et al

: Group Art Unit: TBD

Serial No.

10/631,972

: Examiner: TBD

For:

Filed: August 1, 2003

PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC DEBITING

**OPTION** 

# <u>INFORMATION DISCLOSURE STATEMENT</u> **UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

February 24, 2004

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42864X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP

Heling V. Charl

Sterling W. Chandler Registration No. 51,370

1300 North Seventeenth Street Suite 1800 Arlington, VA 22209

Tel.: 703-312-6600 Fax.: 703-312-6666

SWC/slk

FEB 2 4 2004 33

Sheet 1 of 3 \2		
Form PTO-1449 PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-121E 1158.42864X00	SERIAL NO. 10/631,972
INFORMATION DISCLOSURE STATEMENT	APPLICANT HAMILTON, et al.	
BY APPLICANT	FILING DATE	GROUP
(Use several sheets-if necessary)	August 1, 2003	

## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	5,873,072	2-16-99	Kight, et al.			
AB	5,025,373	6-18-91	Keyser, Jr., et al.			
AC	5,710,889	1-20-98	Clark, et al.			
AD	6,311,170	10-30-01	Embrey			
AE	5,794,221	8-11-98	Egendorf			
AF	5,978,780	11-2-99	Watson			
· AG	6,032,133	2-29-00	Hilt, et al.			
AH	6,098,053	8-1-00	Slater			
AI	4,823,264	4-18-89	Deming			
AJ	5,974,146	10-26-99	Randle, et al.			
AK	2001/ 0037295	11-1-01	Olsen			
AL	6,188,994	2-13-01	Egendorf			

## FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Trans /Abs	lation tract
						Yes	No
AM							
AN							,
AO							
AP							-
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

•		
AU		
AV		
AW		
AX		
AY		
AZ		
Examiner	Date Considered	
·		

DÉPARTMENT OF COMMERCE PRADE TENT AND TRADEMARK OFFICE Sheet 2 of 3 SERIAL NO. ATTY. DKT. NO. Form PTO-1449 10/631,972 3350-121E 1158.42864X00 **APPLICANT** INFORMATION DISCLOSURE STATEMENT HAMILTON, et al. **BY APPLICANT** FILING DATE **GROUP** August 1, 2003 (Use several sheets if necessary) **U.S. PATENT DOCUMENTS** Document Number Subclass Name Class **Filing Date** Date Examiner Initial 8-22-02 Cataline, et al. 2002/ AA 0116331 5,420,405 5-30-95 Chasek AB 4-2-96 Pollin 5,504,677 AC 10-14-97 Doggett, et al. 5,677,955 AD 7-6-99 Schutzer, et al. 5,920,848 AE 6,029,150 2-22-00 Kravitz AF Kolling, et al. 5,920,847 7-6-99 AG 5,383,113 1-17-95 Kight, et al.  $\mathbf{AH}$ 

#### FOREIGN PATENT DOCUMENTS

AI

AJ

AK

AL

5,966,698

5,884,288

5,220,501

5,283,829

10-12-99

3-16-99

6-15-93

2-1-94

Pollin

Chang, et al.

Lawlor, et al.

Anderson

Examiner Initial	Document Number	Date Country		cument mber Date Country Class	Class	Subclass	Translation /Abstract	
						Yes	No	
AM								
AN								
· AO								
AP								
AQ		Ì						
AR								
AS								
AT	4.60							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	
AV	
· AW	
AX	
AY	
AZ	
Examiner	Date Considered
L.	

FEB 2 & 2004 Sheet 3 of 3 Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PARTENT AND TRADEMARK OFFICE ATTY. DKT. NO. SERIAL NO. 3350-121E 10/631,972 1158.42864X00 **APPLICANT** INFORMATION DISCLOSURE STATEMENT HAMILTON, et al. BY APPLICANT FILING DATE (Use several sheets if necessary) August 1, 2003 U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
AA	5,326,959	7-5-94	Perazza			
AB	5,336,870	8-9-94	Hughes, et al.			
AC	5,465,206	11-7-95	Hilt, et al.			
AD	5,699,528	12-16-97	Hogan			
AE	5,727,249	3-10-98	Pollin			
AF		Î				
AG						
AH						
AI						
AJ						
AK	·					
AL						

**GROUP** 

## FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Trans /Abs	lation tract
	1					Yes	No
AM							
AN							
AO							
AP							
AQ							
AR							
AS							
AT							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AY AZ	<del></del>
AX	
AW	
AV	
AU	